



# MICRO-CREDIT ENTERPRISE

First Name FRANCIS WILLIAM Middle Name HAIZEL

Surname COBBINATT

Date of Birth 02/08/1987 Age 36 Gender MALE

Postal Address — House Address 114 FIRST, ELMINA ESTATE

NOTE: please indicate a visible landmark to your home address

Years at this current address 36 mm/yyyy Rent — Own ☒ Mortgage —

Mobile 0598414027 Email —

Spouse Name NANA ATTA Last Name BOATEMAA BOISY

Mobile # 02247106273 Email —

Date of birth dd/mm/yyyy — Age — Number of children 2 dependents 2

## Employment

Self Employed — Employee — Unemployed —

Profession — Employer Name and address —

— years of experience —

Business location. Indicate visible landmark —

Self employed: business type and details DRIVER/BUYING AND SELLING  
OF MENS CLOTHES AND FOOTWEAR.

## Income details

Monthly — weekly GHC 1750 Daily GHC 350

Previous loan obtained from MJY3 GHc GHC 6000 Date 30/08/2023

Current working capital GHc GHC 4500 Loans from other sources GHc — Date —

## Identification

Identification: National ID # GHA-723582682-3 Passport # —

Date of issue 08/07/2020 Expiry date 07/07/2030 Place of Issue ELMINA

Purpose for the load BUSINESS

AMOUNT GHC 2000

**MICRO-CREDIT ENTERPRISE**Loan repayments

Daily GHc ..... Weekly GHc ..... Bi-Weekly GHc ..... Monthly GHc .....

Collateral

What assets are you using as a security for this loan ?

<u>Items</u>	<u>Value</u>	<u>Location</u>	<u>Date acquired</u>
Land			
House			
Equipment/Tools			

CONDITIONAL CLAUSE FOR PAYMENT DEFAULTERPAYMENT PERIOD..... FOUR ..... MONTHS

I AGREE TO PAY A DAILY DEFAULT CHARGE OF 2% OF THE AMOUNT DUE AS LONG AS I REMAIN IN DEFAULT IN MY INSTALLMENT REPAYMENT AFTER MY DAILY, WEEKLY, BI-WEEKLY OR MONTHLY DUE DATE.

THE PROVISION IN THIS DOCUMENT CLEARLY EXPLAINED TO ME

(.....) IN THE ..... LANGUAGE, THAT I FLUENTLY SPEAK AND UNDERSTAND, AND HAVE UNDERSTOOD THE TERMS OF THIS CONTRACT. I THEREFORE APPEND MY MARK TO THE TERMS AND CONDITION AS STATED IN THEREOF.

APPLICANT SIGNATURE/THUMB PRINT..........DATE 22/12/2023



**MICRO-CREDIT ENTERPRISE**GuarantorI ROSE EKUA MENSAH hereby guarantee a loan of GHc .....Being granted to (Full name of borrower) FRANCIS WILLIAMS HAZEL CORBINAHWhom I am related to as TRINITY

I ROSE EKUA MENSAH solemnly pledge to be liable for all payments, loan principal, interest, default charges and other collection cost, when this loan is in default. I understand that all legal means will be enforced to collect the said amount plus all other charges.

I consent to the terms and conditions of this loan. I will also make myself available when needed for identification and verification.

Date of birth 20/05/1986 Age 35 Gender FEMALEMobile 0535972006 Email .....Postal Address..... House Address 37/B ESTAPAPlease indicate a visible landmark OPPOSITE ESTAPA SCHOOLIdentification: National ID # GHANA CARD Passport # .....Date of issue 05/08/2019 Expiry date 07/08/2029 Place of issue ELMINA

Employment details. Employee..... Employer Name and address.....

Self employed ☒ nature of business CATERALBusiness location/address ESTAPAPlease indicate a visible landmark OPPOSITE ESTAPA SCHOOL

Unemployed.....

Profession CATERAL years of experience 1Guarantor's income details. Monthly..... Weekly GHc 1000 Daily GHc 200Guarantor's signature/thumb print ROSE Date 22/02/2023Official use onlyLoan officer GLORIA BENAKO

Approval date.....

Approved by.....

Disbursed by .....

Loan disbursement date .....

Repayments start date.....

Signature..... Date.....

**LOAN LIABILITY AGREEMENT FORM**

I, FRANCIS COBBINATT solemnly agree to pay all loans and interest acquired from MJY3 in full in the terms agreed to and the period solemnly agreed to.

MJY3 will use all means necessary to recover all monies owed and any other costs incurred during this loan collection period.

When loan a loan is default, our clints and their guarantors are required to cooperate with us to find a cordial way of working together during the defaulting period to make amends.

When a client is not cooperative or when a loan is in default, our office will use all means available to us, that is hereby agreed to in this document to recover our monies.

**CLIENT'S AND GUARANTOR'S PHOTOGRAPHS SHALL BE PUBLISHED IN PRINT AND IN SOCIAL MEDIA AND MADE PUBLIC AS A WAY OF MAKING THE DEFAULTING CLIENT TO PAY WHAT IS OWED**

**DEFAULTING CLIENT AND GUARANTOR'S PROPERTY/S SHALL BE CONFISCATED FOR THE PURPOSE OF RECOVERING THE OWED AMOUNT.**

**INTERPRETER DECLARATION**

I, N/A do hereby agree that I am serving as the interpreter for N/A and N/A  
(Borrower) (Guarantor)

Clients of MJY3 concerning this loan agreement in the .....language which both clients understand and speak fluently.

They, the borrower and the guarantor append their signatures and their thumb print, making this document thereby legal.

Interpreter signature and thumb print (Required) N/A

Client signature and thumb print (Required) [Signature]

Guarantor signature and thumb print (Required) [Signature]